

Commander Navy Installations Command (CNIC)

Life Insurance Plan Benefits Guide

MetLife is pleased to help CNIC support its commitment to you and your family with an enhanced life insurance program and enrollment opportunity for Basic and Optional Life Insurance.

Basic Term Life and Personal Accidental Death and Dismemberment (PAD&D) Insurance

CNIC offers Basic Life Insurance coverage at one times your basic annual earnings plus \$2,000.

When you enroll for Basic Life Insurance, you are automatically enrolled for PAD&D Insurance. The benefit amount for PAD&D Insurance is equal to the benefit amount for Basic Life coverage (one times your basic annual earnings plus \$2,000).

CNIC contributes 33% of the cost for Basic Life and PAD&D Insurance. Your bi-weekly cost per \$1,000 of coverage is \$0.094.

During annual enrollment, if you are a late enrollee, a statement of health form ***is required***.

Optional Term Life and Optional Accidental Death and Dismemberment (OAD&D) Insurance

If you only have Basic Life Insurance, chances are good that your current coverage may not be enough. Should you need more, you have the option to choose Optional Life Insurance for yourself, spouse and dependent child(ren).

When you enroll for Optional Life Insurance, you are automatically enrolled for OAD&D Insurance. The benefit amount for OAD&D Insurance is equal to the benefit amount for Optional Life coverage. When you enroll your spouse and dependent child(ren) for Dependent Life Insurance, they are automatically enrolled for Dependent AD&D Insurance. The benefit amount is equal to the benefit amount for Dependent Life Insurance.

Optional Life and OAD&D Insurance Coverage Options

For You	As a new employee, you may elect coverage up to four times your basic annual earnings to a maximum of \$500,000 combined with Basic Life with <i>no health questions</i> . You may elect coverage to five or six times your basic annual earnings to a maximum of \$750,000 combined with Basic Life by completing a statement of health form. During annual enrollment, if you are a late enrollee or if you are increasing coverage, a statement of health form <i>is required</i> .
For Your Spouse	As a new employee or during annual enrollment, you may elect \$10,000 in dependent spouse coverage with <i>no health questions</i> . You must enroll in the Basic and Optional Life plan in order for your dependents to be eligible for coverage.
For Your Dependent Children*	As a new employee or during annual enrollment, you may elect \$5,000 in dependent child coverage with <i>no health questions</i> . You must enroll in the Basic and Optional Life plan in order for your dependents to be eligible for coverage.

*Child(ren)'s Eligibility: Dependent children ages Birth to 19 years old, or 25 years old if a child is a full-time student, are eligible for coverage.

Bi-Weekly Costs for Optional Term Life and Optional Accidental Death and Dismemberment (OAD&D) Insurance

MetLife Optional Life and OAD&D Insurance rates are affordable because they are group rates. Listed below is your bi-weekly cost per \$1,000 of coverage as well as those for your spouse (based on your age and the amount of coverage you desire). Bi-weekly cost to cover your child(ren) are also shown.

Optional Term Life and OAD&D Insurance

Employee's Age	Self Bi-weekly Cost Per \$1,000 of Coverage		Employee's Age	Spouse Bi-weekly Cost for \$10,000 of Coverage
Under 25	\$0.040		Under 30	\$0.42
25 – 29	\$0.046		30 – 34	\$0.52
30 – 34	\$0.059		35 – 39	\$0.61
35 – 39	\$0.064		40 – 44	\$0.70
40 – 44	\$0.071		45 – 49	\$0.98
45 – 49	\$0.102		50 – 54	\$1.68
50 – 54	\$0.150		55 – 59	\$2.72
55 – 59	\$0.274		60 – 64	\$4.78
60 – 64	\$0.415		65 – 69	\$8.16
65 – 69	\$0.624		70 – 74	\$12.62
70 – 74	\$0.975		75 and above	\$21.16
75 and above	\$1.043			

Bi-weekly Cost for your Child(ren)[†]	Amount of Coverage
\$0.33	\$5,000

[†] Covers all eligible children

Use the table below to calculate your premium based on the amount of life insurance you will need.

Example: \$100,000 Optional Life and OAD&D Coverage

	Example	
1. Enter the rate from the table (example age 36)	\$0.064	\$ _____
2. Divide coverage amount by \$1000 Enter that amount (Example: for \$100,000 of coverage enter \$100)	\$100	\$ _____
3. Bi-weekly premium (1) x (2)	\$6.40	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

Special Features

This insurance offering from CNIC and MetLife comes with a variety of added features that can provide assistance to you and family members today and during a difficult time.

Will Preparation Service:¹

To ensure your wishes are fulfilled

By enrolling for **Optional Life** coverage, you will have access to a participating plan attorney who will prepare or update your or your spouse's will at no cost to you. Like life insurance, a carefully prepared will is an important part of the financial planning process. Your will is an important legal document that determines who controls your estate after your death. With a will, you can define your most important wishes, including who will care for your children or inherit your property. Having a will can also help minimize estate expenses that can result when a person dies without a will.

Conversion

For those who wish to have more permanent coverage

You can generally convert your Group Term Life insurance benefits to an **Individual Whole Life**, insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or, a change in your employee class. Conversion is available on all Group Life insurance coverage's. If you experience an event that makes you eligible to convert your coverage, you can speak with a MetLife representative by calling: 1-877-275-6387 for more information.

Portability:²

So you can keep your coverage even if you leave CNIC

Should you leave CNIC for any reason, and your life insurance coverage's under this plan terminate, you will have an opportunity to continue group term coverage ("portability") under a different policy, subject to plan design and state availability. Competitive rates apply, but will likely be higher than your current rates. MetLife will bill you directly. Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Portability provides the option to continue your life insurance coverage should you leave CNIC or are no longer eligible for coverage. Rates are based upon the experience of the ported group and you will be billed directly by MetLife.

Please note that if you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-866-492-6983 or contact your employer for more information

Accelerated Benefits Option³:

For access to funds during a difficult time

You can receive up to 80% of your Basic Life and Optional Life Insurance proceeds, with a minimum coverage amount of \$20,000, up to a maximum of \$500,000, in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Total Control Account[®]:

For immediate access to life insurance proceeds

The Total Control Account Money Market Option provides your loved ones with a safe and convenient way to manage the proceeds of the policy when an insurance benefit is paid. They'll have the convenience of immediate access to their proceeds through check-writing privileges, which relieves the plan beneficiary from having to think about how the funds will be disbursed during a difficult time. There are no service or check-writing charges, and the account is generated by MetLife.

MetLife Advice for Beneficiaries—Delivering The Promise[®]

For support and guidance when beneficiaries need it most

MetLife Advice for Beneficiaries—Delivering The Promise[®] is a service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the details and questions that arise upon the loss of a loved one.

Travel Assistance⁴

A Travel Assistance benefit is available when you enroll in MetLife's AD&D coverage.

Travel Assistance: Would you know who to call if you needed help while traveling? With Travel Assistance services, offered on your (AD&D/Business Travel Accident-BTA) coverage, you'll have extra peace of mind whenever you travel. This service provides you and your dependents with medical, legal and financial assistance 24 hours a day, 365 days a year, when you are more than 100 miles away from home.

- **Identity Theft Solutions:** While you're home or away, you can take advantage of this valuable benefit now packaged with Travel Assistance. You will be provided with educational tools and resources to help prevent an identity theft occurrence. If you become a victim, you will receive personal assistance 24 hours a day, 365 days a year, to help alleviate your stress and time burden.

¹Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In certain states, Will Preparation is subject to regulatory approval and is not currently available.

²If your term life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability"). Subject to plan design and state availability.

³The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation.

⁴Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

How to Enroll

Complete the enclosed enrollment form and return it to your employer within your first 31 days of eligibility for new employees, or within the enrollment period deadline during annual enrollment.

The cost of your coverage will be paid through convenient payroll deductions.

If you prefer not to participate in the Basic Life and Optional Life plan at this time, please sign the enrollment form and return to your employer.

Please contact MetLife toll-free at 866-492-6983 with questions regarding the life insurance plans explained in this Plan Benefits Guide. MetLife Customer Service Consultants are available to assist you Monday through Friday, 8:00 a.m. to 11:00 p.m. EST.

Additional Important Information

If you do not meet all of the conditions stated below, you will need to provide additional medical information by completing a Statement of Health form.

- Your enrollment takes place before your enrollment deadline.
- You are actively at work on the effective date of coverage.
- You are electing Optional Life coverage up to 4 times your basic annual earnings to a maximum of \$500,000 combined with Basic Life Insurance.

Your spouse and/or dependent child(ren) also do not need to provide a Statement of Health form as long as he/she is performing his/her normal activities and:

- The enrollment takes place before your enrollment deadline.

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Coverage will become effective on the date you sign your enrollment form for all requests that do not require additional medical information. Enrollment requests that require additional medical information will become effective on the date approved by MetLife.

What's Not Covered?

Like most insurance plans, this Optional Life coverage has exclusions. Optional and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and Commander Navy Installations Command. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact MetLife at 1-866-492-6983.

Optional Life, Dependent Life and AD&D coverage are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Optional Life, Dependent Life and AD&D coverage under your employer's plan terminate when your employment ceases, when your Optional Life, Dependent Life and AD&D contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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Metropolitan Life Insurance Company, New York, NY